MYSORE LEGISLATIVE ASSEMBLY

TWENTIETH DAY.

Sunday, 25th March 1956.

The House met in the Assembly Hall, Atara Kacheri, Bangalore, at Two of the Clock.

MR. SPEAKER (SRI H. S. RUDRAPPA, B.SC., LL.B.) in the Chair.

QUESTIONS AND ANSWERS.

Mr. SPEAKER.—Q. 72. Sri Kotra Basavana Goud.

Sri IJARI SIRASAPPA.—I may be permitted to put this question.

Mr. SPEAKER.—I have not received any authorisation letter.

Land Mortgage Bank (Loans to Raiyats, Chitaldrug).

Q.—167. **Sri Mulka GOVINDA REDDY** (Chitaldrug).—

Will the Government be pleased to state:—

(*a*) how many applications have been received from the raiyats in Chitaldrug District for land improvement loans for the last two years and what is the total amount asked for;

(*b*) how many applications have been sanctioned and how many are still pending;

(*c*) whether it has come to their notice that the present rate of interest charged by the Land Mortgage Bank is excessive and beyond the capacity of the raiyats?

A.—**Sri A. G. RAMACHANDRA RAO** (Minister for Law and Education).—

(*a*) Applications for the last two years 451.

Total amount asked: Rs. 2,76,750.

(*b*) Applications sanctioned: 318, Applications pending: 26.

(*c*) No.

Sri Mulka GOVINDA REDDY.—May I know the rate of interest that is charged at present by the Land Mortgage Bank?

*Sri A. G. RAMACHANDRA RAO.—6½ per cent.

Sri Mulka GOVINDA REDDY.—May I know the rate of interest charged by the Land Mortgage Banks in other States?

Sri A. G. RAMACHANDRA RAO.—I will ascertain and let you know of it later.

Sri Mulka GOVINDA REDDY.—Are you aware that under the Housing Scheme the Government is charging only 5 per cent interest?

Sri A. G. RAMACHANDRA RAO.—Yes.

Sri Mulka GOVINDA REDDY.—Why is it that the Government are charging exorbitant rate of interest to the ryots while they are charging only 5 per cent to those who borrow money for construction of houses?

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* Asterisk indicates that the remarks or speeches have not been revised by the Member concerned

Sri A. G. RAMACHANDRA RAO.—The Housing Scheme, as you know, is a Centrally sponsored scheme and of recent origin, whereas the scheme of the Land Mortgage Bank is old and amounts also are received from the Centre at a specified rate of interest. Therefore, there is the difference.

Sri Mulka GOVINDA REDDY.—At what rate of interest the Government have allocated funds to the Land Mortgage Banks?

Sri A. G. RAMACHANDRA RAO.—5 per cent.

Sri Mulka GOVINDA REDDY.—Why is the Land Mortgage Bank taking 1½ per cent more than what the Government have granted?

Sri A. G. RAMACHANDRA RAO.—To cover their working expenses.

Sri Mulka GOVINDA REDDY.—Are the Government aware that in China and other places, only two per cent interest is charged on these loans?

Sri A. G. RAMACHANDRA RAO.—I am not aware.

Sri Mulka GOVINDA REDDY.—Are the Government aware that the people who apply for loans from the Land Mortgage Bank incur additional expenses so much so the interest that they will have to pay will not be less than 12 per cent?

Sri A. G. RAMACHANDRA RAO.—It is only at the start that they incur some expenditure which is not of a recurring nature.

ಶ್ರೀ ಬಿ. ಹುಚ್ಚೇಗೌಡ.—ಮದರಾಸಿನಲ್ಲಿ ಶೇಕಡಾ ನಾಲ್ಕರ ಪ್ರಕಾರ ಬಡ್ಡಿ ಹಾಕಿ ಒಂದು ಪರ್ಸೆಂಟನ್ನು ಸರ್ಕಾರದವರೇ ಸಬ್‌ಸಿಡಿ ರೂಪವಾಗಿ ಕೊಡುತ್ತಿರುವೆ ಅಂಶ ತಮ್ಮ ಗಮನಕ್ಕೆ ಬಂದಿದೆಯೇ?

ಶ್ರೀ ಎ. ಜಿ. ರಾಮಚಂದ್ರರಾವ್.—ಇಲ್ಲ.

ಶ್ರೀ ಬಿ. ಹುಚ್ಚೇಗೌಡ.—ನಿನ್ನೆಯ ದಿವಸ ನಮ್ಮ ಸಹಕಾರ ಶಾಖಾ ಸಚಿವರು ಆ ರೀತಿ ಉತ್ತರದಲ್ಲಿ ಹೇಳಿದ್ದಾರಲ್ಲ?

Sri A. G. RAMACHANDRA RAO.—It would appear that in Ceded Districts, as a backward area, they have shown some special concessions, not throughout the State.

ಶ್ರೀ ಬಿ. ಹುಚ್ಚೇಗೌಡ.—ಸ್ವಾಮಿ, ಇಲ್ಲಿಯೂ ಸಹ ಅದೇ ನಾಲ್ಕು ಪರ್ಸೆಂಟನ್ನಾದರೂ ಬಡ್ಡಿ ಹಾಕಲು ಇವರಿಗೆ ಏನು ಅಡ್ಡಿಯಿದೆ?

Sri A. G. RAMACHANDRA RAO.—The debenture rate itself is 4¼ per cent. Therefore, it cannot be 4 per cent.

ಶ್ರೀ ಬಿ. ಹುಚ್ಚೇಗೌಡ.—ನಾನು ಆ ಡಿಬೆಂಚರ್ ವಿಚಾರ ಕೇಳುತ್ತಿಲ್ಲ. ಈ ದಿವಸ ಆ ಬ್ಯಾಂಕಿನವರು ಶೇಕಡ ನಾಲ್ಕೂವರೆ ಪ್ರಕಾರ ಬಡ್ಡಿಗೆ ಹಣವನ್ನು ತೆಗೆದುಕೊಂಡು ಜನರಿಗೆ ಸಾಲ ಕೊಡುವಾಗ ಅವರು ಶೇಕಡ ಆರೂವರೆ ಹಾಕುತ್ತಿದ್ದಾರೆ. ಇದನ್ನು ಶೇಕಡ ನಾಲ್ಕರ ಪ್ರಕಾರ ಏಕೆ ಕೊಡುವುದಕ್ಕೆ ಆಗುವುದಿಲ್ಲ?

Sri A. G. RAMACHANDRA RAO—I will get it examined.

Land Grants to Depressed Class Persons.

Q.—427. Sri M. CHIKKALINGIAH (Malavalli—Scheduled Castes).—

Will the Government be pleased to state:—

(*a*) the number of Depressed class persons granted lands from 1st January 1955 to 31st December 1955;

(*b*) the number of applications that are still pending and the duration of their pendency and the reasons for the delay;

(*c*) the number of cases when lands are granted at the enhanced rates of upset prices under Depressed Class Rules from Rs. 100 to 200 (Talukwar figures to be given)?

A.—Sri A. G. RAMACHANDRA RAO (Minister for Law and Education).—

(*a*) 6,504.

(*b*) 2,523.

451 applications pending for less than 3 months.

1,611 applications pending for more than 3 months.

338 applications pending for more than 6 months.

123 applications pending for more than 1 year.

(*c*) Question is not clear.

ಶ್ರೀ ಎಂ. ಚಿಕ್ಕಲಿಂಗಯ್ಯ.—ಈ ಒಟ್ಟು ಬಂದಿರುವ ತಕ್ಕಂಥ ಅಪ್ಲಿಕೇಷನ್‌ಗಳೆಷ್ಟು ಎಂಬುದನ್ನು ತಿಳಿಸುವುದಕ್ಕಾಗುತ್ತದೆಯೇ?

*Sri A. G. RAMACHANDRA RAO.—I have to ascertain the figure and give it.

ಶ್ರೀ ಎಂ. ಚಿಕ್ಕಲಿಂಗಯ್ಯ.—ತಾವು ಕ್ವಾರ್ಟರ್ಲಿ ರಿವ್ಯೂ ಮಾಡುವಾಗ ಈ ಪೆಂಡಿಂಗ್ ಅರ್ಜಿಗಳ ವಿಲೇವಾರಿ ಬಗ್ಗೆ ಏನು ತಿಳುವಳಿಕೆ ಕೊಟ್ಟಿದ್ದೀರಿ?